



UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as Trustee, in  
trust for the registered holders of Morgan Stanley ABS  
Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through  
Certificates, Series 2007- HE5

Order Filed on July 23, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Sonya K. Royster,

Debtor

Case No.: 19-28873 SLM

Adv. No.:

Judge: Stacey L. Meisel

### CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three(3) is hereby  
**ORDERED.**

DATED: July 23, 2020

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Sonya K. Royster

Case No: 19-28873 SLM

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

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This matter having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C. attorneys for Secured Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through Certificates, Series 2007- HE5 holder of a mortgage on real property known as 380 Watsessing Avenue, Bloomfield, NJ, 07003, with the consent of Scott D. Sherman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 24, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2020 through June 2020 for a total post-petition default of \$9,604.02 (4 @ \$2,422.05, \$84.18 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,604.02 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** the debtor will file a modified plan within twenty days of the entry of this order;

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 841665 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Sonya K. Royster

Case No: 19-28873 SLM

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I hereby agree and consent to the above terms and conditions:

Dated: 7/15/2020

*/s/ Denise Carlon*

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DENISE CARLON, ESQ., ATTORNEY FOR CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 7/7/2020

*/s/ Scott D. Sherman*

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SCOTT D. SHERMAN, ESQ., ATTORNEY FOR DEBTOR